

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION

In re:

NANCI L. MILLER

Case No. 20-20123GLT

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2020.
- 2) The plan was confirmed on 02/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/22/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/27/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,757.05.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$121,478.00
Less amount refunded to debtor	\$2,085.00

<b>NET RECEIPTS:</b>	<b>\$119,393.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,490.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,099.38
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$9,589.38</b>
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Attorney fees paid and disclosed by debtor:	\$510.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BETHEL PARK SD (BETHEL PK) (RE)	Secured	NA	1,138.20	1,138.20	594.21	439.95
BETHEL PARK SD (BETHEL PK) (RE)	Secured	NA	113.82	113.82	72.09	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,894.00	1,837.01	1,837.01	0.00	0.00
CAPITAL ONE NA BY AMERICAN INF	Unsecured	32.00	105.86	105.86	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	946.48	235.68	235.68	347.22
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	63.33	15.77	15.77	0.00
CREDIT COLLECTION SERVICE	Unsecured	88.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	22.47	22.47	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	194,073.30	197,533.85	0.00	94,842.37	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	20,104.75	20,104.75	13,052.90	0.00
MUNICIPALITY OF BETHEL PARK (RE	Secured	NA	150.68	51.52	51.52	51.09
MUNICIPALITY OF BETHEL PARK (RE	Secured	NA	15.07	0.00	0.00	0.00
MUNICIPALITY OF BETHEL PARK (SV	Secured	NA	118.88	118.88	55.18	45.64
MUNICIPALITY OF BETHEL PARK (SV	Secured	NA	8.64	8.64	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	651.13	651.13	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,503.00	3,503.45	3,503.45	0.00	0.00
RISE CREDIT	Unsecured	2,432.86	2,444.84	2,444.84	0.00	0.00
UTILITY DISTRICT CREDIT UNION++	Unsecured	9,875.97	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$94,842.37	\$0.00
Mortgage Arrearage	\$20,104.75	\$13,052.90	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,682.51	\$1,024.45	\$883.90
<b>TOTAL SECURED:</b>	<b>\$21,787.26</b>	<b>\$108,919.72</b>	<b>\$883.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,564.76</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$9,589.38  
Disbursements to Creditors \$109,803.62

**TOTAL DISBURSEMENTS :** **\$119,393.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.